



# NEWSLETTER

NORTH CAROLINA DISTRICT OFFICE

January 2006

## Happy New Year

A new year has started, with new ideas, new clients, new inventions, and workshops. Let us work together to assist your clients in reaching their goals.

## SBA Increases Small Business Size Standards

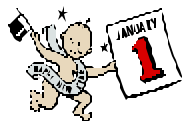
SBA has increased its small business size standards to account for inflation, restoring small business eligibility to those firms that may have lost their small business status because of inflation since February 2002.

Since the inflation adjustment, prices have generally increased 8.7 percent. SBA increased the familiar "anchor" size standard from \$6.0 million to \$6.5 million. Size standards that are higher than \$6 million also reflect similar percentage increases.

SBA also changed procedures for determining size status for the purpose of EIDL applications for businesses located in disaster areas declared because of Hurricanes Katrina, Rita, and Wilma. For an EIDL loan, instead of having to show it was a small business when these hurricanes struck, the firm only has to fit the new small business size standard when SBA accepts its application for processing.

For more information about SBA's increase to its small business size standards for inflation, please see <http://www.sba.gov/size/indexwhatsnew.html#%20inflation>.

## Happy New Year



## Last Reminder: Monthly Resource Partner Newsletter

Unless you are SCORE, the Small Business & Technology Development Center or the Women's Business Center, this will be the last newsletter you will be receiving. In order to continue receiving the newsletter, you have to subscribe to LISTSERV.

This is a new requirement SBA has implemented in response to the Spam Act.

LISTSERV is an electronic mailing list. To subscribe to the newsletter, go to the SBA home page, [www.sba.gov](http://www.sba.gov). Scroll down until you see SBA e-Solutions Newsletter on the left hand side of the page. Under that heading is "other SBA newsletters" click on that link. The link will take you to the LISTSERV web site. Instructions are listed on the top of the page, scroll down, and check the "North Carolina Partner News."

Subscribers receive an e-mail confirmation, which you must respond to within 48 hours. This precautionary measure ensures that someone else did not subscribe for you and it is the correct publication. If you do not respond, you will not be registered.

Please contact the district office should you encounter a problem. April Gonzalez – 704-344-6811 or [april.gonzalez@sba.gov](mailto:april.gonzalez@sba.gov).

## Active Lender Rankings FY 2005 YTD: September 1, 2005 – December 31, 2005

	7(a)		504	504
Lender	Approvals	Gross 7(a) \$'s	Participation Loans	Participation \$'s
Bank of America	81	\$ 2,097,500		
Innovative Bank	62	\$ 635,000		
Capital One	37	\$ 1,480,000		
Business Loan Center LLC	34	\$ 904,000		
BB&T	22	\$ 3,946,300	2	\$ 620,000
Wachovia	21	\$ 8,600,100		
CIT	16	\$ 10,915,000		
Surrey Bank	14	\$ 1,329,900		
Banco Popular	7	\$ 4,865,700		
Suntrust Bank	7	\$ 675,900		
Self Help Credit Union	7	\$ 373,300		

Certified Development Corps.		
Self-Help Ventures Fund	6	\$ 2,159,000
BEFCO	4	\$ 811,000
Asheville Buncombe	3	\$ 2,606,000

### Reminder: “Small Business Days” Schedule

The North Carolina District Office is offering “Small Business Days” at the following chambers. “Small Business Days” will offer chamber members and other small business owners the opportunity to discuss SBA loan programs with an SBA Marketing and Outreach Specialist. The Chamber will schedule the appointments for the business owners.

Location	Day	Hours	Phone Number
Cary	Third Wednesday	10 a.m.- 2 p.m.	919-467-1016
Charlotte	Fourth Tuesday	9 a.m. - 4 p.m.	704-344-6563
Gastonia	Second Tuesday	9 a.m. - 1 p.m.	704-864-2621
Greensboro	First Tuesday	10 a.m.- 2 p.m.	336-510-1234
Hendersonville	Third Friday	10 a.m.- 2 p.m.	828-692-1413
Hickory	Third Tuesday	10 a.m.- 2 p.m.	828-328-6000 x224
Mooreville	First Thursday	9 a.m. - 2 p.m.	704-664-3898
Salisbury	Fourth Wednesday	9:30 a.m. - 2 p.m.	704-633-4221

## Good Work Offers a New Training Program

Good Works is launching a new training program for social entrepreneurs to learn to facilitate empowerment in their communities.

The Community Empowerment training will be for creative leaders that see themselves as entrepreneurial change agents in their communities and want to take their work and life to the next level. Training will be tailored for people who want to join a network committed to learning, community and empowerment.

Through a two-day training, participants will be equipped with the tools and concepts to strengthen their leadership and develop an empowering environment within their networks. Specific training content will include, but not limited to:

- \* Our context and future: examining influential forces, trends and ideas shaping society
- \* Sharing our strengths, wisdom, opportunities and dreams
- \* Asset-based community and enterprise development
- \* Cross-cultural, servant leadership and stewardship practices
- \* Developing lifelong learning objectives
- \* Developing an empowerment network

Two Community Empowerment opportunities in Raleigh: March 24-25 and April 21-22. If you are potentially interested in participating in this training, please contact [johnp@goodwork.org](mailto:johnp@goodwork.org).

## Give Us Your Success Stories

We are looking for borrowers to participate in the SBA's SUCCESS STORY program. Do you know an SBA client that meets the criteria below? Would you like to showcase your organization on our website? The Success Story Database is a listing of small businesses that have received SBA assistance.

This list is used to provide information on these small firms to local and national media. These newspapers, radio and TV stations may use this information for profiles, special interest and other types of stories. The SBA also uses this list to highlight local firms while doing radio and TV interviews.

Success story firms should:

- Be in business for at least 3 years
- Show an increase in the number of employees or growth in revenues
- Provide examples of contributions to the community

Please call Mike Ernandes at 704-344-6588 or e-mail [mike.ernandes@sba.gov](mailto:mike.ernandes@sba.gov) with the name and contact information of any firms that you think might be interested in increased media opportunities.

## Check Out the Training and Events Calendar

Do your clients need to write a business plan? Learn how to advertise effectively? Need financing to start or expand their businesses? Our training calendar has workshops, classes, events and programs to meet your client's needs. New fall schedules will be starting. Have you surfed over lately?

## Training Activities and Events

Let us help you promote your training activities and seminars. We can post them to our website calendar. Four weeks lead-time is required. E-mail updates to [april.gonzalez@sba.gov](mailto:april.gonzalez@sba.gov) or call (704) 344-6811.

## Online Training

The North Carolina District Office offers SBA Programs and Services Training every Friday. From 9 to 10 a.m. and again at 12:30 to 1:30 p.m., an SBA District employee will provide live training through "Ready Talk" software. Your clients can call in and sign into the website for a live PowerPoint presentation.

SBA loan programs, counseling, and government contracting will be highlighted. This can be a useful tool for you to refer to your start-up clients. It can also be a refresher course for you and your fellow counselors.

Go to: [www.sba.gov/nc/trainonline.html](http://www.sba.gov/nc/trainonline.html) to register and for more information.

## North Carolina Resource Guide

Ran out of resource guides? The 2005 resource guide, co-sponsored by Reni Publishing and the SBA, is available online for you and your client. Go to: [www.reni.net/guides](http://www.reni.net/guides) and click on North Carolina. The new updated 2006 resource guide will be available in the upcoming months.

## Quote of the Month

The winners in life think constantly in terms of I can, I will, and I am. Losers, on the other hand, concentrate their waking thoughts on what they should have or would have done, or what they can't do.

-- Dennis Waitley